

# FDIC State Profile

Oklahoma

## Fourth Quarter 2008

### ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q4-08	Q3-08	Q4-07	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.2%	1.6%	2.0%	1.7%	1.8%
Manufacturing (9%)	-1.2%	-0.5%	0.2%	0.1%	0.9%
Other (non-manufacturing) Goods-Producing (8%)	5.9%	8.5%	6.3%	8.0%	5.1%
Private Service-Producing (62%)	0.9%	1.2%	2.2%	1.5%	1.9%
Government (20%)	1.4%	0.9%	0.6%	0.8%	1.0%
Unemployment Rate (% of labor force)	4.4%	3.9%	3.8%	3.8%	4.1%
Other Indicators	Q4-08	Q3-08	Q4-07	2008	2007
Single-Family Home Permits	-40.8%	-35.7%	-9.0%	-32.3%	-15.4%
Multifamily Building Permits	-43.1%	-11.7%	72.9%	-39.4%	43.4%
Home Price Index	1.1%	2.6%	5.2%	3.3%	5.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.08	3.08	2.33	2.94	2.42

### BANKING TRENDS

General Information	Q4-08	Q3-08	Q4-07	2008	2007
Institutions (#)	253	255	259	253	259
Total Assets (in millions)	79,774	78,348	72,848	79,774	72,848
New Institutions (# < 3 years)	1	1	1	1	1
Subchapter S Institutions	169	170	160	169	160

Asset Quality	Q4-08	Q3-08	Q4-07	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.64	2.29	2.43	2.64	2.43
ALLL/Total Loans (median %)	1.14	1.13	1.13	1.14	1.13
ALLL/Noncurrent Loans (median multiple)	0.93	1.18	1.39	0.93	1.39
Net Loan Losses / Total Loans (median %)	0.25	0.12	0.22	0.22	0.16

Capital / Earnings	Q4-08	Q3-08	Q4-07	2008	2007
Tier 1 Leverage (median %)	9.12	9.32	9.33	9.12	9.33
Return on Assets (median %)	0.90	1.34	1.09	1.22	1.27
Pretax Return on Assets (median %)	1.00	1.50	1.27	1.30	1.41
Net Interest Margin (median %)	4.30	4.41	4.47	4.32	4.46
Yield on Earning Assets (median %)	6.18	6.42	7.50	6.51	7.47
Cost of Funding Earning Assets (median %)	1.84	2.02	2.93	2.16	2.95
Provisions to Avg. Assets (median %)	0.29	0.15	0.13	0.21	0.12
Noninterest Income to Avg. Assets (median %)	0.82	0.85	0.89	0.84	0.89
Overhead to Avg. Assets (median %)	3.46	3.16	3.54	3.28	3.31

Liquidity / Sensitivity	Q4-08	Q3-08	Q4-07	2008	2007
Loans to Assets (median %)	65.0	64.3	63.3	65.0	63.3
Noncore Funding to Assets (median %)	24.0	23.8	22.8	24.0	22.8
Long-term Assets to Assets (median %, call filers)	18.5	17.5	13.8	18.5	13.8
Brokered Deposits (number of institutions)	90	83	70	90	70
Brokered Deposits to Assets (median % for those above)	5.4	5.4	4.3	5.4	4.3

Loan Concentrations (median % of Tier 1 Capital)	Q4-08	Q3-08	Q4-07	2008	2007
Commercial and Industrial	96.0	101.0	101.2	96.0	101.2
Commercial Real Estate	165.8	155.1	151.7	165.8	151.7
Construction & Development	29.7	28.5	23.9	29.7	23.9
Multifamily Residential Real Estate	1.2	0.9	0.2	1.2	0.2
Nonresidential Real Estate	110.7	107.7	109.4	110.7	109.4
Residential Real Estate	130.5	128.9	121.1	130.5	121.1
Consumer	59.0	59.2	62.8	59.0	62.8
Agriculture	80.8	75.2	82.4	80.8	82.4

### BANKING PROFILE

Largest Deposit Markets (from 2007 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Oklahoma City, OK	71	22,556	< \$250 million	210 (83% )
Tulsa, OK	64	16,795	\$250 million to \$1 billion	33 (13% )
Fort Smith, AR-OK	23	4,036	\$1 billion to \$10 billion	8 (3.2% )
Lawton, OK	11	1,151	> \$10 billion	2 (0.8% )